

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Colleen Marie Schwenger  
Daniel Harvey Schwenger  
Debtors

Case No. 14-02184-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: Christoph  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 54

Date Rcvd: Dec 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2019.

db +Colleen Marie Schwenger, 404 Ridge Street, Palmerton, PA 18071-1811  
jdb Daniel Harvey Schwenger, 500 Strohl Dr, Palmerton, PA 18071-3738  
4487624 Apothakar & Assoc, 520 Fellowship Rd Ste C306, Mount Laurel, NJ 08054-3410  
4487626 Boas Surgical Inc, 3050 Hamilton Blvd, Allentown, PA 18103-3691  
4487627 Caliber Home Loans, PO Box 24610, Oklahoma City, OK 73124-0610  
4487634 Credit Control, PO Box 31179, Tampa, FL 33631-3179  
4487635 FMS Inc, PO Box 707601, Tulsa, OK 74170-7601  
4487623 +Feldman Law Offices PC, 221 N Cedar Crest Blvd, Allentown, PA 18104-4603  
5142450 +Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,  
3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284  
5142451 +Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,  
3217 S. Decker Lake Dr., Salt Lake City, UT 84115, Goldman Sachs Mortgage Company,  
84119-3284  
4487637 #Hayt Hayt & Landau, 123 S Broad St Ste 1660, Philadelphia, PA 19109-1003  
4487638 Health Network Laboratories, Box 8500, Lockbox 9581, Philadelphia, PA 19178-8500  
4487639 +HomeStar Medical Equipment, 77 S Commerce Way, Bethlehem, PA 18017-8891  
4487640 JC Christensen And Assoc, PO Box 519, Sauk Rapids, MN 56379-0519  
4919158 +LSF8 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500  
4487645 MRO, Medical Records Online, Inc, PO Box 61507, King of Prussia, PA 19406-0907  
4487643 Merchants & Medical, Credit Corporation, 6324 Taylor Dr, Flint, MI 48507-4680  
4487647 #Nations Recovery Center, 6491 Peachtree Industrial Blvd, Atlanta, GA 30360-2100  
4487648 North Shore Agency, 9525 Sweet Valley Dr Bldg A, Valley View, OH 44125-4237  
4493937 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982  
4487651 Progressive Physician Assoc, PO Box 4338, Columbus, GA 31914-0338  
4487621 +Schwenger Colleen Marie, 404 Ridge Street, Palmerton, PA 18071-1811  
4487622 Schwenger Daniel Harvey, 500 Strohl Dr, Palmerton, PA 18071-3738  
4487653 St Lukes Physician Group, Box 4096, PO Box 8500, Philadelphia, PA 19178-8500  
4487654 St Lukes University Health Network, 801 Ostrum St, Bethlehem, PA 18015-1000  
4487655 St Lukes University Hospital-Bethle, Lockbox 8187, Box 8500, Philadelphia, PA 19178-8500  
4487656 Trident Asset Management, 53 Perimeter Cente Easte, Ste 440, Atlanta, GA 30346  
4487657 United Recovery System, PO Box 772910, Houston, TX 77215

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4492777 EDI: AIS.COM Dec 24 2019 00:23:00 American InfoSource LP as agent for,  
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
4487625 E-mail/Text: EBN\_Greensburg@Receivemorermp.com Dec 23 2019 19:53:18  
Berks Credit & Collection, PO Box 329, Temple, PA 19560-0329  
4487628 EDI: CAPITALONE.COM Dec 24 2019 00:23:00 Capital One, PO Box 5155,  
Norcross, GA 30091-5155  
4491739 E-mail/Text: ECMBKMail@Caliberhomeloans.com Dec 23 2019 19:53:15 Caliber Home Loans, Inc.,  
13801 Wireless Way, Oklahoma City OK, 73134-2500  
4515721 EDI: CAPITALONE.COM Dec 24 2019 00:23:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
4536518 EDI: BL-BECKET.COM Dec 24 2019 00:23:00 Capital One NA, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
4487629 EDI: CHASE.COM Dec 24 2019 00:23:00 Chase/Bank One Card, 800 Brooksedge Blvd,  
Westerville, OH 43081-2822  
4487630 +EDI: WFNBN.COM Dec 24 2019 00:23:00 Comenity Bank/Fashion Bug, PO Box 182273,  
Columbus, OH 43218-2273  
4487631 EDI: WFNBN.COM Dec 24 2019 00:23:00 Comety Bank/Avenue, PO Box 182789,  
Columbus, OH 43218-2789  
4487632 EDI: WFNBN.COM Dec 24 2019 00:23:00 Cp/Bon Ton, PO Box 182789, Columbus, OH 43218-2789  
4487633 +EDI: CCS.COM Dec 24 2019 00:23:00 Credit Collection Services, 2 Wells Ave,  
Newton Center, MA 02459-3246  
4487636 EDI: RMSC.COM Dec 24 2019 00:23:00 GE Capital Retail Bank, Box 965004,  
Orlando, FL 32896-5004  
4487641 +E-mail/Text: bncnotices@becket-lee.com Dec 23 2019 19:52:05 Kohls, PO Box 3115,  
Milwaukee, WI 53201-3115  
4533712 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Dec 23 2019 19:53:15  
LSF8 Master Participation Trust, c/o Caliber Home Loans, Inc., 13801 Wireless Way,  
Oklahoma City, Oklahoma 73134-2500  
4487642 E-mail/PDF: resurgentbknotifications@resurgent.com Dec 23 2019 19:50:35 LVNV Funding,  
15 S Main St, Greenville, SC 29601-2743  
4545967 E-mail/PDF: resurgentbknotifications@resurgent.com Dec 23 2019 19:50:36  
LVNV Funding, LLC its successors and assigns as, assignee of SpringCastle Finance,  
Funding Trust, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
4487644 EDI: MID8.COM Dec 24 2019 00:23:00 Midland Funding LLC, 8875 Aero Dr Ste 200,  
San Diego, CA 92123-2255  
4487646 E-mail/Text: Bankruptcies@nragroup.com Dec 23 2019 19:53:14 National Recovery Agency,  
2491 Paxton St, Harrisburg, PA 17111-1036  
4487649 EDI: AGFINANCE.COM Dec 24 2019 00:23:00 OneMain Financial, 6801 Colwell Blvd,  
Irving, TX 75039-3198

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

4514905	EDI: AGFINANCE.COM Dec 24 2019 00:23:00	OneMain Financial, Inc, P O Box 6042, Sioux Falls, SD 57117-6042
4487650	EDI: PRA.COM Dec 24 2019 00:23:00	Portfolio Recovery Assoc., 120 Corporate Blvd, Norfolk, VA 23502-4952
4528412	EDI: PRA.COM Dec 24 2019 00:23:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4493630	EDI: Q3G.COM Dec 24 2019 00:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
4487652	EDI: SEARS.COM Dec 24 2019 00:23:00	Sears/CBNA, 133200 Smith Road, Cleveland, OH 44130
5275983	E-mail/Text: jennifer.chacon@spservicing.com Dec 23 2019 19:53:16	Select Portfolio Servicing, Inc. as Servicer, P.O. Box 65250, Salt Lake City UT 84165-0250, Select Portfolio Servicing, Inc. as Serv, P.O. Box 65250, Salt Lake City UT 84165-0250
5275982	E-mail/Text: jennifer.chacon@spservicing.com Dec 23 2019 19:53:16	Select Portfolio Servicing, Inc. as Servicer, P.O. Box 65250, Salt Lake City UT 84165-0250

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4613867*	cr	Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
		##+SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 25, 2019

Signature: /s/Joseph Speetjens


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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2019 at the address(es) listed below:

Alexandra Teresa Garcia	on behalf of Creditor	LSF8 Master Participation Trust
ecfmail@mwc-law.com	ecfmail@ecf.courtdrive.com	
Alexandra Teresa Garcia	on behalf of Creditor	U.S. Bank Trust, N.A. ecfmail@mwc-law.com
ecfmail@ecf.courtdrive.com		
Charles J DeHart, III (Trustee)	TWecf@pamdl3trustee.com	
James Warmbrodt	on behalf of Creditor	Goldman Sachs Mortgage Company bkgroup@kmllawgroup.com
Lynn E Feldman	on behalf of Debtor 2	Daniel Harvey Schwenger feldmanfiling@rcn.com
Lynn E Feldman	on behalf of Debtor 1	Colleen Marie Schwenger feldmanfiling@rcn.com
Richard M Squire	on behalf of Creditor	LSF8 Master Participation Trust lcolwell@squirelaw.com
coppenheimer@squirelaw.com		
Robert M. Kline	on behalf of Creditor	LSF8 Master Participation Trust rkline@squirelaw.com
rmklinelaw@aol.com		
Sarah K. McCaffery	on behalf of Creditor	LSF8 Master Participation Trust smccaffery@squirelaw.com
Sindi Mncina	on behalf of Creditor	SELECT PORTFOLIO SERVICING, INC. smncina@rascrane.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov	

TOTAL: 11

**Information to identify the case:**

Debtor 1 **Colleen Marie Schwenger**  
First Name Middle Name Last Name

Debtor 2 **Daniel Harvey Schwenger**  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:14-bk-02184-RNO**

Social Security number or ITIN **xxx-xx-0194**

EIN **-----**

Social Security number or ITIN **xxx-xx-1504**

EIN **-----**

**Order of Discharge****12/18**

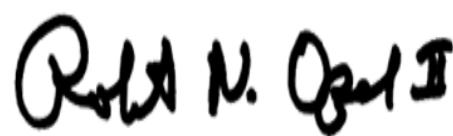
**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Colleen Marie Schwenger

Daniel Harvey Schwenger

By the  
court:

12/23/19



Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: Christopher Gambini, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**